

Single Family Loan Portfolio Matrix

Program	Acronym	1 Mtg.	2 Mtg.	Secured by Mortgage	Promissory Note Only	Not Insur.	Fixed Int. Rate	Variable Int. Rate	Amortizing	Deferred	Escrow Req.	Servicers	Comments
1. Maryland Housing Rehabilitation Program	MHRP	X	X	X	X		X	X	X	X	Only if 1 st Mtg. or senior lien not handling escrow	Bogman	Loans due upon sale of property. Promissory note only for most loans under \$5K
2. Livability Code Rehabilitation Program (no longer active)	LICORP	X	X	X	X					X	Only if 1 st Mtg. or senior lien not handling escrow	Bogman	Int. rate may be adjusted if income has changed. Deferred loans due upon sale of property. Promissory note for loans under \$5K
3. Indoor Plumbing Program	IPP	X	X	X	X	X	X	X	X	X	Only if 1 st Mtg. or senior lien not handling escrow	Bogman	Int. rate may be adjusted if income has changed. Deferred loans due upon sale of property. Promissory note for loans under \$5K
4. Residential Lead Abatement Program (no longer active)	RELAP	X	X	X		X	X		X	X	Only if 1 st Mtg. or senior lien not handling escrow	Bogman	MOST Loans deferred and totally forgiven after 5 years if property is occupied by low-income family.
5. Bee Smart Program	ARRA				X	X	X		X			Bogman	Loans in this program are not secured by mortgages.
6. Forward Reservation Program		X		X			X		X		X	Bogman	First mortgages loan program only.
7. Maryland Home Financing Program	MHFP	X		X		X	X		X		X	Bogman	First mortgages loan program only.
8. Down Payment and Settlement Loan Program	DSELP		X	X		X	0%			X	X	Bogman	All loans are 0% and deferred until sale, refinance, transfer or loan maturity.
9. Emergency Mortgage Assistance Program (no longer active)	EMA		X	X		X	X		X		No	Bogman	Loan may be in second or lower junior lien position
10. Homeowners Emergency Mortgage Assistance Program (no longer active)	HEMAP		X	X		X	X		X				Loan may be in second or lower junior lien position
11. Reverse Equity Mortgage Program (no longer active)	REMP	X	X	X		X	X			X		Bogman	Line of credit allows addtl money to be loaned if funds are available. Loan payable upon borrower's death or prop. Sale.

